

THE 50+ Connection

NEWS and EVENTS from the
Howard County Office on Aging and Independence

Department of Community Resources and Services

Volume 8, No. 11 • November 2018

OAI and COGS Offer Educational Series to Explore Options to Maintain Future Independence

Explore options to enhance your ability to live independently in the community at the 50+ Futures Planning, an informative series offered in partnership with the Howard County Office on Aging and Independence (OAI) and Coalition of Geriatric Services (COGS).

This seven-session series brings together experts from the private and public sectors to discuss topics related to health, supportive housing, homecare options, Medicare, financial planning and more. Recognizing the broad scope of future planning can be overwhelming, this series breaks it into manageable steps for participants to develop a personal plan. Those attending the series will find information and resources to safely maintain their independence for as long as possible in an environment they choose.

“The 50+ Futures series was originally designed to help adults begin planning for their future needs,” said Ofelia Ross Ott, OAI’s Home and Community-Based Services division manager, “Many of our clients often do not know where to turn or, even worse, where to start. Navigating services, understanding government programs like Medicare, choosing home care services and more can be overwhelming to a family in need or crisis. The idea was to create an educational series (think Aging 101) to help people understand the process.”

“It is never too early to start planning for your future,” says Ott. “Whether you are looking for resources for yourself or a family member or helping a friend navigate the system of support services, this series introduces important issues to consider at any age.”

Register for one, two or all seven 50+Futures Planning sessions at www.50futuresplanningseries.eventbrite.com. Admission is free. For more information, contact Becky Sieck at 410-997-0610 or info@cogsmd.org.

50+ FUTURES Planning
An Educational Series for
HOWARD COUNTY RESIDENTS

6:30 to 7:30 p.m.

East Columbia Library

6600 Cradlerock Way
Columbia, MD 21045

SERIES SCHEDULE

Tuesday, October 23	Health Care Head to Toe
Tuesday, October 30	Retirement Living and Assisted Care Options
Wednesday, November 7	Options for Continued and Supportive Care at Home
Tuesday, November 13	Staying a Step Ahead as a Caregiver
Tuesday, November 27	Integrating Financial and Legal Planning
Tuesday, December 4	Senior Health Insurance Basics
Tuesday, December 11	Safeguards to Avoid Fraud, Abuse and Exploitation



Kindred Spirits at Glenwood participants and staff took to the sidewalks on October 10 for Walk Maryland Day to promote awareness about walking for physical activity and improved health.

With locations at the Glenwood and North Laurel 50+ Centers, the Kindred Spirits Social Club provides companionship, support, education, and a sense of purpose for those diagnosed with early stage memory loss.

For more information, call 410-313-5442 (Glenwood) or 410-313-7691 (North Laurel).

New Law Offers Enhanced Credit Protection

By Rebecca Bowman, Administrator, Howard County Office of Consumer Protection

One of the best ways to protect your identity is to protect the information contained in your credit reports. A new Federal law — effective September 21, 2018 — enhances credit freeze and fraud alert protections.

Free Credit Freezes

Most creditors (and retailers who extend credit) review your credit reports before approving loans or extending credit. By freezing your credit reports, creditors can't review them and consequently, won't approve credit applications submitted by you or, more importantly, by identity thieves.

In the past, credit reporting companies charged fees to freeze and unfreeze your reports. Under the new law, credit freeze services must be offered for free. Once frozen, you will need to unfreeze your reports each time you apply for new credit. You do this by using the PIN you get when you request a credit freeze.

You must contact each credit reporting company (see list below) directly to place a freeze. Under the new law, each credit bureau must set up a webpage for requesting fraud alerts and credit freezes.

EQUIFAX: www.equifax.com • 800-685-1111

EXPERIAN: www.experian.com • 888-397-3742

TRANSUNION: www.transunion.com • 888-909-8872

While the companies must provide free credit freezes, they may charge for other services, like credit monitoring. Make sure you sign up for only the service you want.

Extended Fraud Alerts

Fraud alerts are another tool that can be used to help fight identity theft. When you place a fraud alert on your credit reports, creditors must try to verify your identity before extending new credit. This usually means calling you to check if you are the person who is attempting to get credit.

When you request a fraud alert with one credit reporting company, that company must notify the others of the request. Fraud alerts are free but are time-limited. The new law extends the duration of fraud alerts from 90 days to one year.

While fraud alerts provide some protection, credit freezes give you greater control over your credit information.

For information, or to obtain this article in an alternative format, contact the Office of Consumer Protection at 410-313-6420 (voice/relay), email consumer@howardcountymd.gov or visit www.howardcountymd.gov/consumer.



CONSUMER PROTECTION

QUESTIONS? DISPUTES?

We've got you covered.

Take advantage of US before
someone takes advantage of YOU!

 Howard County Office of
Consumer Protection
Department of Community Resources and Services

410-313-6420 (VOICE/RELAY)

consumer@howardcountymd.gov

www.howardcountymd.gov/consumer



Howard County Office on **Aging and Independence**

Department of Community Resources and Services

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To join our subscriber list, email kahenry@howardcountymd.gov

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410-313-6410 (VOICE/RELAY) • www.howardcountymd.gov/aging

Find us on  [www.Facebook.com/HoCoCommunity](https://www.facebook.com/HoCoCommunity)

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Seniors Together

CONNECT • LEARN • GROW

The Empty Chair at the Holidays

Presented by Edward R. Kaplan

In preparation for the holidays, this presentation will address the challenges of grieving during the season, coping strategies, and how to celebrate the memory of your loved one.

Edward Kaplan, facilitator, has lead bereavement support groups for many years. FREE. Register by November 12.

Wednesday, November 14
10:00 a.m. to 12:00 noon

Bain 50+ Center, 5470 Ruth Keeton Way, Columbia 21044

FOR MORE INFORMATION, CONTACT

ELAINE WIDOM

410-313-7353 (voice/relay)
ewidom@howardcountymd.gov

www.howardcountymd.gov/sentog



A Howard County Initiative of Operation
Gratitude in Support of All Who Serve

IF YOU KNIT OR CROCHET, the Howard County Office of Veterans and Military Families is collecting homemade **SCARVES AND HATS** for military members. Drop off your handmade items no later than **Friday, November 9**, at the **Department of Community Resources and Services (DCRS)** or one of the **Office on Aging and Independence 50+ Centers**.

Pin a note to each scarf or hat with the yarn fiber contents listed and feel free to include a personal note for a military member. Our soldiers are deeply touched by the care and effort when they receive gifts, especially handmade items from supportive fellow Americans at home.

- scarves should be 4-6" wide x 48" to 50" long (no fringe)
- hats should fit an adult-size head
- colors: subtle shades/earth tones: blues, browns, olive, grays, maroon, and black; red/white/blue combinations are acceptable
- materials: wool, acrylic or non-flammable fleece

For more information, contact Lisa B. Terry

★ PHONE 410-313-0821 (VOICE/RELAY)

★ EMAIL veterans@howardcountymd.gov

9830 Patuxent Woods Drive, Columbia, MD 21046

howardcountymd.gov/veterans • facebook.com/HoCoVeterans

VETERANS DAY PARADE

Celebrate our Community's Veterans!

Sunday, November 11 • 9 to 11 am

**MUSIC ★ PERFORMANCES ★ FOOD
FAMILY-FRIENDLY ACTIVITIES**

★★ FREE FLAGS FOR KIDS ★★

PARADE ROUTE: From Merriweather Drive and Little Patuxent Parkway, toward Downtown Columbia Lakefront

CEREMONY: Downtown Columbia Lakefront

Have You Completed Your Yearly Medicare Health and Drug Plan Review?

Medicare Open Enrollment Ends December 7

It's time to review your current plan to see if it works for you next year. You can stay in your current plan if you are happy or you can compare plans to see if there is an option that better fits your needs. There are several ways to shop for and enroll in plans.

Ways to Get the Help You Need

- Contact Howard County's State Health Insurance Assistance Program at 410-313-7392 (VOICE/RELAY) to schedule a one-on-one appointment with a SHIP counselor. Please leave a message; calls will be returned in the order they are received.
- Call 800-MEDICARE (800-633-4227): Medicare's customer service line is open 24 hours a day, seven days a week, except major federal holidays (TTY line 877-486-2048).
- Visit www.medicare.gov and click on "Find Health and Drug Plans" to use the Plan Finder tool. Helpful videos on the Plan Finder home page will walk you through how to use this resource

KNOW YOUR OPTIONS. Contact us for help.

 Howard County Office on
Aging and Independence

Department of Community Resources and Services

410-313-7392 • howardcountymd.gov/SHIP

Medicare supplemental plans (medigaps) are not part of the Medicare Open Enrollment and are subject to different rules. For more information visit www.medicare.gov, call the Maryland Insurance Administration at 800-492-6116, or visit their website at www.mdinsurance.state.md.us.



**The Howard County
Office on Aging and Independence**
invites you to a

THANKSGIVING CELEBRATION!

THE *Giving Thanks*
LUNCHEON and DANCE

Music by Sly 45
A Baltimore-based band rocking the blues, jazz and classic pop scene!

Thursday, November 15, 2018
Ten Oaks Ballroom
5000 Signal Bell Lane, Clarksville 21029
Doors Open 10:30 a.m. • Program Begins 11 a.m. • Lunch 12 noon
Tickets on Sale at all Howard County 50+ Centers \$15/person

**PLEASE BRING NON-PERISHABLE FOOD ITEMS
FOR THE HOWARD COUNTY FOOD BANK**

FOR MORE INFORMATION, CALL
410-313-5440 (VOICE/RELAY)

 Howard County Office on
Aging and Independence
Department of Community Resources and Services
www.howardcountymd.gov/aging



Are You the Parent of a Child with Disabilities?

Powerful Tools
FOR Caregivers

The Howard County Office on Aging and Independence and the Caregiver Support Program is excited to offer Powerful Tools for Caregivers (PTC), an evidence-based program designed with the parent's well-being in mind.

This six-week series of two-hour classes offers parents opportunities to explore a variety of self-care tools in a supportive environment, designed to help you:

- reduce personal stress
- change negative self-talk
- communicate more effectively in challenging situations
- manage your emotions
- make tough caregiving decisions

Previous participants have found the learned program tools improve relaxation and exercise habits, as well as their physical and mental well-being. The tools also helped them better manage their emotions, increased confidence in their ability to meet caregiving demands, and improved their ability to seek out and utilize community resources.

If you are the parent of a child with disabilities, we encourage you to register today! Our goal is to improve the lives of parents (and ultimately their children) through outreach, conversation, training and resources.

A SPECIAL PROGRAM FOR PARENTS OF CHILDREN WITH DISABILITIES!

January 15 through February 19, 2019

6:00 to 8:00 PM

— SIX CONSECUTIVE TUESDAYS —

Ellicott City 50+ Center

9401 Frederick Road, Ellicott City 21042

\$30 fee covers all materials

— FOR MORE INFORMATION OR TO REGISTER —

Kathy Wehr

CAREGIVER SUPPORT PROGRAM MANAGER

410-313-5955 (VOICE/RELAY)

kwehr@howardcountymd.gov

If you need this information in an alternate format, or need accommodations to participate, contact Maryland Access Point (MAP) of Howard County at 410-313-1234 (voice/relay).

Does Your Car Fit You?

AARP's CarFit is a great way to make sure that your vehicle "fits" you properly to maximize your comfort and safety behind the wheel. The CarFit program also highlights actions older drivers can take to improve their fit, and to promote conversations about driver safety and community mobility.



Participation in CarFit is voluntary and confidential, and takes about 30 minutes to complete an assessment, from the time you drive into our parking lot until the time you leave. While CarFit technicians do not make changes to your personal vehicle, they may recommend adjustments to help you get the right fit to enhance your safety when you drive.

Make your CarFit appointment by calling 410-313-1400 (voice/relay)

AARP presents CarFit

Friday, November 9 • 10 a.m. to 2 p.m.

Ellicott City 50+ Center (Parking Lot)

9401 Frederick Road, Ellicott City, MD 21042



Find us on Facebook at www.facebook.com/HoCoCommunity

Stay connected to the Howard County Department of Community Resources and Services. Like us today!